

What is claimed is:

1. A method for facilitating a transaction between a customer and a merchant, the method comprising the steps of:

transferring to a payment system a request by the customer for the transaction;

providing information from the payment system to a bankcard authorization network;

providing a payment to the merchant to pay for the transaction from the bankcard authorization network.

2. The method of claim 1 wherein the step of providing a payment includes the payment being in a form that does not specifically identify the customer to the merchant.

3. The method of claim 1 wherein the step of providing a payment includes the step of transferring funds from an existing bank card of the customer to pay for the transaction.

4. The method of claim 1 wherein the step of transferring to a payment system includes the step of using a payment card to transfer information regarding the customer to the payment system.

5. The method of claim 4 wherein the step of using a payment card includes the step of transferring a customer identifier to the payment system, the customer identifier identifying an existing bank card of the customer to the payment system.

6. The method of claim 4 wherein the step of using a payment card includes the step of providing a payment card that does not include private data of the customer.

7. The method of claim 4 wherein the step of using a payment card includes the step of providing a payment card having a customer identifier for the customer that does not include any private data of the customer.

8. The method of claim 4 wherein the step of using a payment card includes the step of providing a payment card having a customer identifier maintained within a machine readable area on the payment card.

9. The method claim 1 including the step of providing a payment card that facilitates the use of a bankcard of the customer without disclosing private data of the customer.

10. The method of claim 1 including the step of providing a payment card that facilitates the use of a plurality of bank cards of the customer without disclosing private data of the customer.

11. The method of claim 1 including the step of collecting a payment from a bankcard of the customer for the transaction.

12. The method of claim 11 wherein the step of collecting a payment occurs before the step of providing a payment.

13. A method for facilitating a transaction between a customer and a merchant, the method comprising the steps of:

- providing a payment card to the customer;
- using the payment card to interact with a payment system, the payment system having information regarding at least one bankcard of the customer;
- transferring to the payment system a request by the customer for the transaction; and
- providing a payment to the merchant to pay for the transaction.

14. The method of claim 13 further comprising the step of providing information to a bank card authorization network from the payment system and the step of providing a payment to the merchant to pay for the transaction includes the bank card authorization network providing the payment.

5 15. The method of claim 14 wherein the step of providing a payment includes the payment being in a form that does not specifically identify the customer to the merchant.

10 16. The method of claim 14 wherein the step of providing a payment includes the step of transferring funds from an existing bank card of the customer to pay for the transaction.

15 17. The method of claim 13 wherein the step of transferring to a payment system includes the step of using the payment card to transfer information regarding the customer to the payment system.

20 18. The method of claim 17 wherein the step of using the payment card includes the step of transferring a customer identifier to the payment system, the customer identifier identifying an existing bank card of the customer to the payment system.

25 19. The method of claim 18 wherein the step of providing a payment card includes the step of providing a payment card that does not include private data of the customer.

30 19. The method of claim 18 wherein the step of providing a payment card includes the step of providing a payment card having a customer identifier for the customer that does not include any private data of the customer.

20. The method of claim 18 wherein the step of providing a payment card includes the step of providing a payment card having a customer identifier maintained within a machine readable area on the payment card.

21. The method claim 13 wherein the step of providing a payment card that facilitates the use of a bankcard of the customer without disclosing private data of the customer.

22. The method of claim 13 including the step of providing a payment card includes facilitating the use of a plurality of bankcards of the customer without disclosing private data of the customer.

23. The method of claim 13 including the step of collecting a payment from a bankcard of the customer for the transaction.

24. The method of claim 23 wherein the step of collecting a payment occurs before the step of providing a payment.

25. A method of storing original information relating to a bankcard, the method comprising the steps of:

assigning a sequence number to the original information relating to the bankcard;

transforming the original information relating to the bankcard into equivalent information that is indistinguishable in format to the original information;

storing the equivalent information anchored with the sequence number.

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26. The method of claim 25 comprising the steps of dividing the original information of the bank card into a plurality of original elements, transforming the original elements into equivalent elements that are indistinguishable in format to the original elements, and storing the equivalent elements anchored with the sequence number.

27. The method of claim 26 wherein the original elements of the bankcard includes a bank code, a card number and an expiration date.

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28. The method of claim 27 wherein the step of transforming the original elements, includes the step of transforming the original bank code into an equivalent bank code by accessing a table of all original bank code elements.

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29. The method of claim 27 wherein the step of transforming includes transforming the original expiration date into an equivalent expiration date by accessing a table of all original expiration date elements.

30. The method of claim 27 wherein the step of transforming includes transforming the original card number into an equivalent card number by parsing into 4 digit sub-elements and offsetting each sub-element into an equivalent sub-element that is indistinguishable from the original sub-element.

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31. The method of claim 25 including the step of transforming the equivalent information to the original information.

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32. An apparatus for facilitating a transaction between a customer and a merchant using a bankcard authorization network, the apparatus comprising:

a storage device;

a program stored in the storage device; and

a processor connected to the storage device, the processor being operative with the program to receive a request by the customer for the transaction and transfer information to the bankcard authorization network so that the bankcard authorization network provides a payment to the merchant to pay for the transaction.

33. The apparatus of claim 32 wherein the payment is in a form that does not specifically identify the customer to the merchant.

34. The apparatus of claim 32 further comprising a payment card that contains information about the customer that can be transferred to the processor.

35. The apparatus of claim 34 wherein the payment card contains a customer identifier of the customer, the customer identifier identifying an existing bankcard of the customer to the processor.

36. The apparatus of claim 35 wherein the customer identifier is maintained within a machine readable area on the payment card.

37. The apparatus of claim 34 wherein the payment card does not include private data of the customer.

38. The apparatus of claim 34 wherein the payment card facilitates the use of a bankcard of the customer without disclosing private data of the customer.

39. The apparatus of claim 34 wherein the payment card facilitates the use of a plurality of bankcards of the customer without disclosing private data of the customer.

40. The apparatus of claim 32 wherein the processor is operative with the program to provide information regarding a bankcard of the customer to the bankcard-processing network.

5 41. The apparatus of claim 40 wherein the processor is operative with the program to instruct the bankcard processing network to charge the bankcard for the transaction.

42. An apparatus for facilitating a transaction between a customer and a merchant using a bank authorization network, the apparatus comprising:

10 a payment card;

a storage device;

a program stored in the storage device; and

15 a processor connected to the storage device, the processor being operative with the program to receive a request by the customer for the transaction and receive information from the payment card regarding a bankcard of the customer.

43. The apparatus of claim 42 wherein the processor is operative with the program to provide information regarding the bankcard to a bankcard authorization network, and request that the bankcard authorization network provide a payment to the merchant.

20 44. The apparatus of claim 43 wherein the payment is in a form that does not specifically identify the customer to the merchant.

45. The apparatus of claim 42 wherein the payment card contains a customer identifier of the customer, the customer identifier identifying an existing bankcard of the customer to the processor.

46. The apparatus of claim 45 wherein the customer identifier is maintained within a machine readable area on the payment card.

47. The apparatus of claim 42 wherein the payment card does not include private data of the customer.

5 48. The apparatus of claim 42 wherein the payment card facilitates the use of the bankcard of the customer without disclosing private data of the customer.

49. The apparatus of claim 42 wherein the payment card facilitates the use of a plurality of bankcards of the customer without disclosing private data of the customer.

10 50. The apparatus of claim 42 wherein the processor is operative with the program to provide information regarding the bankcard of the customer to the bankcard processing network.

15 51. The apparatus of claim 50 wherein the processor is operative with the program to instruct the bankcard processing network to charge the bankcard for the transaction.